

Aggregate Assets, Liabilities and Capital of 64 state banks and 1 trust company, December 31, 2009, compared with 64 state banks and 1 trust company, December 31, 2008.

	(000 omitted)			
	December 31		Increase/Decrease	
	2009	2008	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$1,247,226	\$746,661	\$500,565	67.04
Securities - Held to Maturity.....	276,046	233,538	42,508	18.20
Securities - Available for Sale.....	3,682,686	2,691,193	991,493	36.84
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	3,958,732	2,924,731	1,034,001	35.35
Funds Sold & Repurchase Agreements.....	304,953	362,074	(57,121)	(15.78)
Loans and Leases.....	12,621,749	12,134,849	486,900	4.01
Less: Allowance for Loan and Lease Losses.....	286,256	199,460	86,796	43.52
Net Loans and Leases.....	12,335,493	11,935,389	400,104	3.35
Fixed Assets.....	483,115	395,637	87,478	22.11
Other Real Estate Owned.....	147,289	26,723	120,566	451.17
Other Assets.....	844,981	564,140	280,841	49.78
TOTAL ASSETS	\$19,321,789	\$16,955,355	\$2,366,434	13.96
LIABILITIES				
Interest-Bearing Deposits.....	\$12,353,082	\$10,239,936	\$2,113,146	20.64
Non-Interest-Bearing Deposits.....	2,651,635	2,438,449	213,186	8.74
Funds Purchased & Repurchase Agreements.....	1,054,185	1,122,906	(68,721)	(6.12)
Demand Notes.....	0	0	0	0.00
Other Borrowed Funds.....	1,050,497	1,320,735	(270,238)	(20.46)
Other Liabilities.....	116,359	104,739	11,620	11.09
TOTAL LIABILITIES	\$17,225,758	\$15,226,765	1,998,993	13.13
CAPITAL				
Subordinated Notes and Debentures.....	\$30,000	\$30,000	0	N/A
Preferred Stock.....	0	0	0	0.00
Common Stock.....	127,119	124,615	2,504	2.01
Surplus.....	1,261,546	981,337	280,209	28.55
Undivided Profits and Capital Reserves.....	677,521	576,265	101,256	17.57
Other Equity Capital Components.....	(155)	16,373	(16,528)	(100.95)
TOTAL CAPITAL	\$2,096,031	\$1,728,590	367,441	21.26
TOTAL LIABILITIES AND CAPITAL	\$19,321,789	\$16,955,355	\$2,366,434	13.96

STATE BANKS	December 31,	
	2009	2008
Total Loans and Leases to Total Assets.....	64.37%	70.74%
Total Loans and Leases to Total Deposits.....	84.12%	95.71%
Total Capital and Reserve Accounts to Total Assets.....	12.15%	11.24%
Tier 1 Capital to Total Assets.....	10.69%	10.02%
Allowance for Loan and Lease Losses to Total Loans.....	2.27%	1.64%

Aggregate Assets, Liabilities and Capital of 7 national banks, December 31, 2009, compared with 10 national banks, December 31, 2008. Compiled from information provided by Montana national banks.

	(000 omitted)			
	December 31		Increase/Decrease	
	2009	2008	\$	%
ASSETS				
Cash and Balances Due from Banks.....	\$58,908	\$106,955	(\$48,047)	(44.92)
Securities - Held to Maturity.....	34,458	40,575	(6,117)	(15.08)
Securities - Available for Sale.....	229,127	186,544	42,583	22.83
Securities - Held for Trading.....	0	0	0	0.00
Total Securities.....	263,585	227,119	36,466	16.06
Funds Sold & Repurchase Agreements.....	23,756	20,075	3,681	18.34
Loans and Leases.....	1,009,740	1,334,641	(324,901)	(24.34)
Less: Allowance for Loan and Lease Losses.....	24,380	20,463	3,917	19.14
Net Loans and Leases.....	985,360	1,314,178	(328,818)	(25.02)
Fixed Assets.....	59,246	61,906	(2,660)	(4.30)
Other Real Estate Owned.....	16,208	10,106	6,102	60.38
Other Assets.....	52,790	47,270	5,520	11.68
TOTAL ASSETS	\$1,459,853	\$1,787,609	(\$327,756)	(18.33)
LIABILITIES				
Interest-Bearing Deposits.....	\$1,072,913	\$1,270,759	(\$197,846)	(15.57)
Non-Interest-Bearing Deposits.....	154,868	205,965	(51,097)	(24.81)
Funds Purchased & Repurchase Agreements.....	13,043	21,302	(8,259)	(38.77)
Demand Notes.....	0	0	0	N/A
Other Borrowed Funds.....	70,057	106,536	(36,479)	(34.24)
Other Liabilities.....	12,302	17,484	(5,182)	(29.64)
TOTAL LIABILITIES	\$1,323,183	\$1,622,046	(298,863)	(18.43)
CAPITAL				
Subordinated Notes and Debentures.....	\$0	\$0	0	0.00
Preferred Stock.....	0	0	0	0.00
Common Stock.....	11,887	14,566	(2,679)	(18.39)
Surplus.....	32,670	40,484	(7,814)	(19.30)
Undivided Profits and Capital Reserves.....	92,113	109,164	(17,051)	(15.62)
Other Equity Capital Components.....	0	1,349	(1,349)	N/A
TOTAL CAPITAL	\$136,670	\$165,563	(28,893)	(17.45)
TOTAL LIABILITIES AND CAPITAL	\$1,459,853	\$1,787,609	(\$327,756)	(18.33)
 GRAND TOTAL - ALL BANKS IN MONTANA	 \$20,781,642	 \$18,742,964	 \$2,038,678	 10.88

NATIONAL BANKS	December 31,	
	2009	2008
Total Loans and Leases to Total Assets.....	68.03%	73.82%
Total Loans and Leases to Total Deposits.....	82.24%	90.38%
Total Capital and Reserve Accounts to Total Assets.....	10.85%	10.29%
Tier 1 Capital to Total Assets.....	9.36%	9.26%
Allowance for Loan and Lease Losses to Total Loans.....	2.41%	1.53%

MONTANA STATE BANKS AND TRUST COMPANIES

(Cities with branches are in italics)

Baker.....	The Bank of Baker				
Belt.....	Belt Valley Bank (f)				
Bigfork.....	Flathead Bank of Bigfork				
	<i>Belgrade</i> <i>Cut Bank</i> <i>Ennis</i> <i>Kalispell</i>				
	<i>Lakeside</i>				
Big Timber.....	Citizens Bank & Trust Co. (f)				
	<i>Harlowton</i> <i>Ryegate</i>				
Billings.....	Beartooth Bank				
	First Interstate Bank (f)				
	<u>Montana:</u>				
	<i>Belgrade</i> <i>Bigfork</i> <i>Bozeman</i> <i>Colstrip</i>				
	<i>Eureka</i> <i>Evergreen</i> <i>Gardiner</i> <i>Great Falls</i>				
	<i>Hamilton</i> <i>Hardin</i> <i>Helena</i> <i>Kalispell</i>				
	<i>Lame Deer</i> <i>Livingston</i> <i>Miles City</i> <i>Missoula</i>				
	<i>Polson</i> <i>Red Lodge</i> <i>Whitefish</i>				
	<u>South Dakota</u>				
	<i>Belle Fourche</i> <i>Black Hawk</i> <i>Custer</i> <i>Deadwood</i>				
	<i>Edgemont</i> <i>Hill City</i> <i>Hot Springs</i>				
	<i>New Underwood</i> <i>Rapid City</i>				
	<i>Spearfish</i> <i>Sturgis</i> <i>Wall</i>				
	<u>Wyoming:</u>				
	<i>Buffalo</i> <i>Casper</i> <i>Cheyenne</i> <i>Gillette</i>				
	<i>Jackson</i> <i>Jackson Hole</i> <i>Lander</i>				
	<i>Laramie</i> <i>Mills</i> <i>Riverton</i> <i>Sheridan</i>				
	Rocky Mountain Bank				
	<i>Bigfork</i> <i>Bozeman</i> <i>Kalispell</i> <i>Plains</i>				
	<i>Plentywood</i> <i>Stevensville</i> <i>Whitehall</i>				
	Western Security Bank (f)				
	<i>Laurel</i>				
Bozeman.....	American Bank (f)				
	<i>Big Sky</i> <i>Big Timber</i> <i>Livingston</i> <i>Whitefish</i>				
	Bank of Bozeman				
	Big Sky Western Bank (f)				
	<i>Belgrade</i> <i>Big Sky</i> <i>Four Corners</i>				
	First Security Bank				
	<i>Belgrade</i> <i>Big Sky</i> <i>Fort Benton</i>				
	<i>Three Forks</i> <i>West Yellowstone</i>				
	The TrustPeople, Inc.				
Butte.....	First Citizens Bank (f)				
Cascade.....	Stockmens Bank (f)				
Choteau.....	The Citizens' State Bank of Choteau (f)				
Columbia Falls.....	Freedom Bank				
Deer Lodge.....	The First Security Bank of Deer Lodge				
	Peoples Bank of Deer Lodge				
Denton.....	Farmers State Bank of Denton (f)				
Dillon.....	State Bank & Trust Co.				
Dutton.....	Dutton State Bank				
	<i>White Sulphur Springs</i>				
Ennis.....	First Madison Valley Bank				
	<i>Boulder</i> <i>Montana City</i> <i>West Yellowstone</i>				
Forsyth.....	First State Bank of Forsyth				
Glasgow.....	First Community Bank (f)				
	<i>Ashland</i> <i>Culbertson</i> <i>Froid</i> <i>Helena</i>				
	<i>Hinsdale</i> <i>Three Forks</i> <i>Wolf Point</i>				
	Valley Bank of Glasgow (f)				
Glendive.....	Community First Bank				
Great Falls.....	Prairie Mountain Bank				
Hamilton.....	Ravalli County Bank (f)				
	<i>Corvallis</i> <i>Stevensville</i>				
Hardin.....	Little Horn State Bank				
	<i>Billings</i> <i>Lockwood</i>				
Havre.....	Independence Bank				
	<i>Glasgow</i> <i>Malta</i> <i>Poplar</i> <i>Scobey</i>				
Helena.....	First Security Bank				
	Valley Bank of Helena (f)				
	<i>East Helena</i>				
Jordan.....	Garfield County Bank				
Kalispell.....	Glacier Bank (f)				
	<i>Anaconda</i> <i>Bigfork</i> <i>Butte</i>				
	<i>Columbia Falls</i> <i>Eureka</i> <i>Evergreen</i> <i>Lakeside</i>				
	<i>Libby</i> <i>Polson</i> <i>Whitefish</i>				
	Three Rivers Bank of Montana				
	Valley Bank				
	West One Bank				
Laurel.....	Yellowstone Bank (f)				
	<i>Absarokee</i> <i>Billings</i> <i>Bozeman</i> <i>Columbus</i>				
Lewistown.....	First Bank of Montana (f)				
	<i>Chinook</i>				
Libby.....	First Montana Bank, Inc. (f)*				
	<i>Anaconda</i> <i>Bozeman</i> <i>Butte</i> <i>Kalispell</i>				
	<i>Missoula</i> <i>Troy</i>				
Lincoln.....	First Bank of Lincoln				
Lolo.....	Bitterroot Valley Bank				
	<i>Bonner</i> <i>Frenchtown</i> <i>Missoula</i> <i>St. Regis</i>				
	<i>Superior</i>				
Malta.....	First Security Bank of Malta (f)				
	First State Bank (f)				
Manhattan.....	Manhattan Bank				
	<i>Amsterdam</i> <i>Bozeman</i> <i>Three Forks</i>				
Miles City.....	Stockman Bank of Montana				
	<i>Billings</i> <i>Belgrade</i> <i>Bozeman</i> <i>Conrad</i>				
	<i>Cut Bank</i> <i>Dillon</i> <i>Glendive</i> <i>Great Falls</i>				
	<i>Havre</i> <i>Hysham</i> <i>Plentywood</i> <i>Richey</i>				
	<i>Sidney</i> <i>Terry</i> <i>Wibaux</i> <i>Worden</i>				
Missoula.....	Community Bank - Missoula, Inc. (f)				
	First Security Bank of Missoula (f)				
	<i>Corvallis</i> <i>Hamilton</i> <i>Plains</i> <i>Thompson Falls</i>				
	Bank of Montana				
	Treasure State Bank				
Philipsburg.....	Flint Creek Valley Bank (f)				
	<i>Butte</i> <i>Drummond</i>				
Plentywood.....	Montana State Bank (f)				
Polson.....	Eagle Bank				
Ronan.....	Community Bank, Inc. (f)				
	<i>Pablo</i> <i>Polson</i>				
	Valley Bank of Ronan (f)				
	<i>Arlee</i> <i>Hot Springs</i> <i>Pablo</i> <i>Polson</i>				
	<i>St. Ignatius</i> <i>Thompson Falls</i>				
Roundup.....	First Security Bank of Roundup				
St. Ignatius.....	Lake County Bank (f)				
Seeley Lake.....	First Valley Bank				
Shelby.....	The First State Bank of Shelby				
Sidney.....	1st Bank (f)				
	<i>Broadus</i>				
Stanford.....	Basin State Bank				
	<i>Geraldine</i> <i>Lewistown</i>				
Townsend.....	State Bank of Townsend (f)				
Victor.....	Farmers State Bank (f)				
	<i>Darby</i> <i>Florence</i> <i>Hamilton</i> <i>Missoula</i>				
	<i>Lolo</i> <i>Stevensville</i>				
Wolf Point.....	Western Bank of Wolf Point (f)				

(f) Member of the Federal Reserve System

*Converted from National to State Charter 12-30-09.

STATE BANKING BOARD ACTIONS:

None.

DIVISION OF BANKING AND FINANCIAL INSTITUTIONS

ADMINISTRATIVE ACTIONS:

On these dates, approved applications by these banks to open branches in the following locations:

None.